



# PROPERTY & CASUALTY

## Rate Filing Summary

### Insurer Filing Information

**Name of Company:** Allstate Fire & Casualty Ins Company      **State tracking # for this filing (Link #):** 118097  
**Company NAIC #:** 29688      **Line of Insurance:** Homeowners

### Effective Dates

**New Business Effective Date** 12/12/11  
**Renewal Business Effective Date** 01/26/12  
**Date Filing Submitted** 12/05/11

### Indicated vs. Selected Rate Changes

A company's indicated rate change is the amount it determines that its rates need to change to cover expected losses and expenses and still meet its targeted profit. Companies often select a rate change that is less than the indicated change.

Policy Form	Direct Written Premium	Indicated Change	Selected Change
Homeowners	\$236,205,966	32.2%	9.8%

Policyholder premium changes range from a decrease of 20% to an increase of 65%.

### Key Changes in the Filing

- Increases base rate adjustment factor
- Revises territory relativities
- Increases auto/home discount

### Prior Filings – Homeowners Rate Change History

Effective Date New Business	Effective Date Renewal Business	Percent Change
12/06/10	01/20/11	9.7%
11/02/09	12/17/09	9.8%
02/23/09	04/09/09	4.0%

*This information is based on Allstate Fire and Casualty's rate filing submitted to the Texas Department of Insurance (TDI). The information provided is a summary only and not a substitute for the details in the company's actual rate filing. For a copy of the company's rate filing, please submit an open records request to TDI.*